

**Information to identify the case:**

Debtor 1	<u>Radu D. Vaduva</u>	Social Security number or ITIN	xxx-xx-1293
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Constanta Popescu</u>	Social Security number or ITIN	xxx-xx-3726
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>18-23741-GLT</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Radu D. Vaduva

Constanta Popescu

1/8/20

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Radu D. Vaduva  
 Constanta Popescu  
 Debtors

Case No. 18-23741-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db +Radu D. Vaduva, 818 Linda Drive, Pittsburgh, PA 15226-1128  
 jdb +Constanta Popescu, 9435 Saratoga Drive, Pittsburgh, PA 15237-6123  
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, 8950 Cypress Waters Boulevard,  
 Coppell, TX 75019-4620  
 14919443 +AES, PO Box 61047, Harrisburg, PA 17106-1047  
 14919447 +Citibank Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497  
 14919452 +Federal Loan Service, PO Box 69184, Harrisburg, PA 17106-9184  
 15142362 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
 Boca Raton, FL 33487-2853  
 14919456 +Mr. Cooper Mortgage, 350 Highland Drive, Lewisville, TX 75067-4488  
 14936011 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
 14928826 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 14919459 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 14958525 +PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101-4982  
 14949106 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 15005858 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 15122981 +UAS/College Ave Student Loans, 233 N. King Street STE 400, Wilmington DE 19801-2545  
 14946584 UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 09 2020 03:42:54 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14919444 +EDI: TSYS2.COM Jan 09 2020 08:23:00 Barclays Bank Delaware, 125 S West Street,  
 Wilmington, DE 19801-5014  
 14919445 EDI: CAPITALONE.COM Jan 09 2020 08:23:00 Capital One, PO Box 85520,  
 Richmond, VA 23285-5075  
 14951516 +E-mail/Text: bankruptcy@collegeave.com Jan 09 2020 03:41:43 College Ave Student Loans,  
 C/O College Ave Student Loans/Bankruptcy, 233 N. King St., Suite 400, Wilmington, DE 19801  
 14957876 EDI: CAPITALONE.COM Jan 09 2020 08:23:00 Capital One Bank (USA), N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14957877 EDI: CAPITALONE.COM Jan 09 2020 08:23:00 Capital One, N.A., PO Box 71083,  
 Charlotte, NC 28272-1083  
 14919446 +EDI: CHASE.COM Jan 09 2020 08:23:00 Chase, P.O. Box 15299, Wilmington, DE 19850-5299  
 14919448 +EDI: SEARS.COM Jan 09 2020 08:23:00 Citibank Sears, P.O. Box 6282,  
 Sioux Falls, SD 57117-6282  
 14959391 +EDI: CITICORP.COM Jan 09 2020 08:23:00 Citibank, N.A., Citibank, N.A.,  
 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 14919449 +EDI: CITICORP.COM Jan 09 2020 08:23:00 Citicards, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 14919450 +E-mail/Text: bankruptcy@collegeave.com Jan 09 2020 03:41:43 College Avenue Student Loan,  
 1105 North Market Street, 20th floor, Wilmington, DE 19801-1216  
 14919451 EDI: WFNNB.COM Jan 09 2020 08:23:00 Comenity Bank, P.O. Box 182125,  
 Columbus, OH 43218-2125  
 14959527 EDI: Q3G.COM Jan 09 2020 08:23:00 Department Stores National Bank, c/o Quantum3 Group LLC,  
 PO Box 657, Kirkland, WA 98083-0657  
 14956899 +E-mail/Text: kbarkley@bernsteinlaw.com Jan 09 2020 03:44:09 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 15122775 EDI: ECMC.COM Jan 09 2020 08:23:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
 14919453 +EDI: CITICORP.COM Jan 09 2020 08:23:00 Home Depot, P.O. Box 6497,  
 Sioux Falls, SD 57117-6497  
 14955125 E-mail/PDF: resurgentbknofications@resurgent.com Jan 09 2020 03:40:14 LVNV Funding, LLC,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 14919454 +E-mail/Text: bk@lendingclub.com Jan 09 2020 03:43:46 Lending Club Corporation,  
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985  
 14919455 +EDI: TSYS2.COM Jan 09 2020 08:23:00 Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999  
 14964782 EDI: NAVIENTFKASMSERV.COM Jan 09 2020 08:23:00 NAVIENT PC TRUST,  
 C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 14919457 +EDI: NAVIENTFKASMSERV.COM Jan 09 2020 08:23:00 Navient, PO Box 9500,  
 Wilkes Barre, PA 18773-9500  
 14959246 EDI: PRA.COM Jan 09 2020 08:23:00 Portfolio Recovery Associates, LLC, POB 12914,  
 Norfolk VA 23541  
 14919510 +EDI: PRA.COM Jan 09 2020 08:23:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14919458 +EDI: RMSC.COM Jan 09 2020 08:23:00 PayPal Credit, PO Box 5138,  
 Lutherville Timonium, MD 21094-5138  
 14954834 EDI: Q3G.COM Jan 09 2020 08:23:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 14959724 +E-mail/Text: bncmail@w-legal.com Jan 09 2020 03:43:26 SYNCHRONY BANK,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Jan 08, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14919460	+EDI: RMSC.COM Jan 09 2020 08:23:00	Syncb/Care Credit, PO Box 965005,
	Orlando, FL 32896-5005	
14919461	+EDI: RMSC.COM Jan 09 2020 08:23:00	Syncb/Levin Furniture, PO Box 965005,
	Orlando, FL 32896-5005	
14919462	+EDI: RMSC.COM Jan 09 2020 08:23:00	Syncb/Paypal, PO Box 965005, Orlando, FL 32896-5005
14919463	+EDI: RMSC.COM Jan 09 2020 08:23:00	Syncb/TJ Maxx, PO Box 965015, Orlando, FL 32896-5015
14919464	+EDI: RMSC.COM Jan 09 2020 08:23:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
14919465	EDI: TFSR.COM Jan 09 2020 08:23:00	Toyota Financial Services, P.O. Box 2958,
	Torrance, CA 90509	
14949933	EDI: AIS.COM Jan 09 2020 08:23:00	Verizon, by American InfoSource as agent,
	PO Box 248838, Oklahoma City, OK	73124-8838

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Toyota Motor Credit Corporation
cr*	+Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
	707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com  
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
pabk@logs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Shawn N. Wright on behalf of Debtor Radu D. Vaduva shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com  
Shawn N. Wright on behalf of Joint Debtor Constanta Popescu shawn@shawnwrightlaw.com,  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com;molly@shawnwrightlaw.com  
TOTAL: 7